

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**COVERAGE FOR EXCESS SOUND REPRODUCING EQUIPMENT, AUDIO, VISUAL
AND DATA ELECTRONIC EQUIPMENT, AND TAPES, RECORDS,
DISCS AND OTHER MEDIA – VIRGINIA**

SCHEDULE

Coverage is provided where a premium and Limit of Liability is shown for this coverage.

Description Of Vehicle	Limit Of Liability			Premium
	Excess Sound Reproducing Equipment	Audio, Visual And Data Electronic Equipment	Tapes, Records, Discs And Other Media Only	
	\$	\$	\$200	\$
	\$	\$	\$200	\$
	\$	\$	\$200	\$

NOTICE

The amount shown in the Schedule or in the Declarations is not necessarily the amount you will receive at the time of loss or damage for the described property. PLEASE refer to the Limit Of Liability Provisions below.

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

**I. Increased Limits For Excess Sound
Reproducing Equipment**

The following is added to Paragraph **A.** of the **Limit Of Liability** Provision of Part **D**:

In the event of a loss to a "non-owned auto", or to a "your covered auto" shown in the Schedule or in the Declarations for which Increased Limits For Excess Sound Reproducing Equipment applies:

The most we will pay for loss to equipment designed solely for the reproduction of sound, including any accessories used with such equipment, which is installed in locations not used by the auto manufacturer for installation of such equipment or accessories, is increased from \$1,000 to the amount shown in the Schedule or in the Declarations.

**II. Coverage For Audio, Visual And Data
Electronic Equipment**

A. Exclusion **5.** of Part **D** – Coverage For Damage To Your Auto does not apply to the extent that coverage is provided under this endorsement for audio, visual and data electronic equipment.

B. In the event of a loss to a "non-owned auto", or to a "your covered auto" shown in the Schedule or in the Declarations for which Coverage For Audio, Visual And Data Electronic Equipment applies, we will pay, without application of a deductible, for direct and accidental loss to:

1. Any electronic equipment that receives or transmits audio, visual or data signals and is not designed solely for the reproduction of sound; and

2. Any accessories used with such equipment.

Coverage For Audio, Visual And Data Electronic Equipment applies only if:

1. The equipment is permanently installed in the auto; or
2. The equipment is:
 - a. Removable from a housing unit which is permanently installed in the auto;
 - b. Designed to be solely operated by use of the power from the auto's electrical system; and
 - c. In or upon "your covered auto" or any "non-owned auto" at the time of the loss.

C. Coverage For Audio, Visual And Data Electronic Equipment does not apply to equipment or accessories that are excluded from coverage under Exclusion 4. of Part D.

D. With respect to **Coverage For Audio, Visual And Data Electronic Equipment**, the **Limit Of Liability** Provision of Part D is replaced by the following:

LIMIT OF LIABILITY

1. Our limit of liability for the total of all losses to audio, visual or data electronic equipment and any accessories used with the equipment, as a result of any one occurrence shall be the lesser of the:
 - a. Amount shown in the Schedule or in the Declarations;
 - b. Actual cash value of the stolen or damaged property; or
 - c. Amount necessary to repair or replace the property with other property of like kind and quality.
2. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total loss.

III. Coverage For Tapes, Records, Discs And Other Media

A. Exclusion 6. of Part D – Coverage For Damage To Your Auto does not apply to the extent that coverage is provided under this endorsement for tapes, records, discs or other media.

B. We will also pay, without application of a deductible, for direct and accidental loss to tapes, records, discs or other media if they are:

1. Owned by you or any "family member"; and
2. In or upon "your covered auto" or any "non-owned auto" at the time of the loss.

C. With respect to **Coverage For Tapes, Records, Discs And Other Media**, the **Limit Of Liability** Provision of Part D is replaced by the following:

LIMIT OF LIABILITY

1. Our limit of liability for the total of all losses to tapes, records, discs or other media, as a result of any one occurrence shall be the lesser of:
 - a. \$200;
 - b. The actual cash value of the stolen or damaged property; or
 - c. The amount necessary to repair or replace the property with other property of like kind and quality.

If increased limits for excess sound reproducing equipment or coverage for audio, visual and data electronic equipment is purchased, the limit of liability applicable for losses to tapes, records, discs or other media under this endorsement is in addition to any limits of liability applicable to excess sound reproducing equipment or audio, visual or data electronic equipment, and any accessories used with either equipment.

2. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total loss.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.